

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/19/02.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

**Luz Hietala**

1820 Klem Ave., No 3B  
Linden, NJ 07036

Social Security Number(s)/Taxpayer ID(s):  
155-96-9096 (Luz Hietala)

United States Bankruptcy Judge:  
Honorable Morris Stern

Attorney for Debtor(s) (name and address):

Anna C. Little  
300 Kimball Street  
Suite 106

Woodbridge, NJ 07095

Telephone number: (732) 636-4901

Trustee:

Benjamin A. Stanziale, Jr.

Stanziale & Stanziale

91 Main St.

West Orange, NJ 07052

Telephone number: (973) 731-9393

### Meeting of Creditors:

Date: **03/19/02**

Time: **12:00 pm**

Location: **Room 129, 1st Floor, United States Courthouse, 402 E. State Street, Trenton, NJ 08608-1507**

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:**  
05/20/02

**Deadline to Object to Exemptions:**  
Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

**Please Do Not File A Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**

United States Bankruptcy Court  
District of New Jersey  
402 E. State Street  
Trenton, NJ 08608-1507

**For the Court:**

Clerk of the Bankruptcy Court:  
James J. Waldron

**Business Hours:**

8:30 a.m. - 4:00 p.m., Monday - Friday (except holidays)

**Date:**

02/20/02

11400 Commerce Park Drive  
Suite 600  
Reston, Virginia 22091-1506

Case 02-51971-MS Doc 3 Filed 02/25/02 Entered 03/06/02 11:06:00 Desc BNC  
Meeting of Creditors & Deadlines Page 2 of 2  
**CERTIFICATE OF SERVICE**

District/off: 0312-3  
Case: 02-51971

User: bown  
Form ID: B9A

Page 1 of 1  
Total Served: 19

Date Rcvd: Feb 20, 2002

The following entities were served by first class mail on Feb 22, 2002.

db Luz Hietala, 1820 Klem Ave., No 3B, Linden, NJ 07036  
aty Anna C. Little, 300 Kimball Street, Suite 106, Woodbridge, NJ 07095  
tr Benjamin A. Stanziale, Jr., Stanziale & Stanziale, 91 Main St., West Orange, NJ 07052  
ust U.S. Trustee, Suite 1400, One Newark Center, Newark, NJ 07102  
ust +U.S. Trustee, Office of the US Trustee, One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
ust U.S. Trustee, US Dept of Justice, Office of the US Trustee, One Newark Center Ste 2100,  
Newark, NJ 07102  
9425682 +Acton Card, P.O. Box 5052, Sioux Falls, SD 57117-5052  
9425692 Allied Interstate, 31 1 1 S. Dixie Highway st. 1 01, West Palm Beach, FL 33405  
9425691 Amoco Multicard, P.O.Box 142289, Irving, TX 75014-2289  
9425687 Capitol One, P.O. Box 8501 5, Richmond, VA 23285-5015  
9425689 Cross Country Bank, P.O. Box 310711, Boca Raton, FL 33431-0711  
9425684 Direct merchant Bank, P.O. Box 21550, Tulsa, OK 74121-1550  
9425686 Discover, P.O. Box 15251, Wilmington, DE 19886-5251  
9425685 +First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519  
9425688 JCPenny, P.O. Box 32000, Orlando, FL 32890-0004  
9425680 Macy's, 91 11 Duke Blvd., Mason, OH 45040  
9425681 Merrik Bank, P.O. Box 5000, Draper, UT 84020-5000  
9425683 +Sears, c Van R Credit Corp., 4115 South Wendler Dr. Bldg suite 200, Tempe, AZ 85282  
9425690 Stern's, 91 11 Duke Blvd., Mason, OH 45040

The following entities were served by electronic transmission on Feb 20, 2002 and receipt of the transmission was confirmed on:

9425689 EDI: APPCARD.COM Feb 21 2002 00:17:00 Cross Country Bank, P.O. Box 310711,  
Boca Raton, FL 33431-0711

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Feb 22, 2002

Signature:

